

Restaurant owners who own their building, or who are responsible for insuring their restaurant building should have a plan to protect them from the weight of snow on their roof. Wet, heavy snow can build up on the roof and has the potential to collapse the entire structure. If your restaurant were to collapse, what would this mean for your bottom line that year? Would your restaurant survive?

For those of you in climates with very little snow, this is not a burden you face. But if heavy snowfall can occur in your area, and particularly if that snowfall can be wet, heavy snow, then you should take a moment to review your vulnerability to this exposure and make a plan in advance for protecting your restaurant business. One foot of dry snow weighs about three to five pounds per square foot while the same foot of wet snow can weigh up to 25 pounds per square foot.

In truth, any roof is vulnerable to collapse under the weight of ice and snow, but some roofs are more vulnerable than others. Saw tooth rooflines are particularly at risk as the snow can build up between the tooth sections. Also at risk are roofs with deep valleys as the snow from the areas around the valleys can slide down into and build up in the valleys. Also vulnerable are bow string roof configurations as well as large area buildings with flat roofs. You can also perform your own pre-inspection to see if your building is vulnerable. You should look for any sagging steel, splitting wood frame supports or sprinkler heads that are forced down below the ceiling tiles. Other clues could be windows and doors that are difficult to open or close and curving or bowing utility pipes or electrical conduit near the ceiling.

If you think that your building is vulnerable to a snow weight collapse, then I would suggest that you establish a relationship with a rooftop snow removal company before the winter season starts in earnest. Once the snow has begun to fall, it may be too late to find help. This is not a do it yourself kind of project. These professional snow removal companies have a careful system to remove snow in a way that does not damage your roof. The science behind this work is to remove the snow from the weakest part of the roof first and to use specialize equipment that will not damage your roof.

And what about your restaurant insurance protection? Where does your policy stand on a loss from a collapsed roof? Well, most restaurant package policies and business owners policies will provide this coverage if you have insured the building on the policy. You will probably also experience a loss to some of the business personal property and you will experience a loss of income. All of these exposures can be covered by your restaurant insurance policy as long as

you set up correctly in the first place to handle this kind of loss. Check with your agent if you think your building is vulnerable to a weight of snow collapse.

If you would like help with your restaurant insurance program, or if you have questions about restaurant insurance, please feel free to call us, toll free, at 877-687-7557. Clinard Insurance Group insures hundreds of restaurants all across North Carolina and South Carolina and we look forward to helping you insure your NC or SC restaurant.